

chaser of securities by lending part of the purchase price and allowing the loan to be repaid in regular monthly instalments, which is all the partial-payment plan amounts to.

I do not believe for a moment that it is impossible to find a Detroit broker who will thus handle business. Perhaps there are none who so advertise. But I am sure that any person in Detroit with a bank account and good standing can borrow money and repay it by the month at his own bank if he so desires.

As for brokers, there is probably not a city in this country that does not have several brokers only too glad to have their customers pay for stocks or bonds in regular monthly sums. Of course, there are a few brokers who do not care for very small accounts; but the readers of this magazine will be amazed to find how few will refuse a small investment purchase, even where the entire funds are not supplied outright and the broker has to advance part of the money. Even in the case of banks, I am confident that those in small towns or the smaller trust companies in the larger places almost daily make loans to trusted customers that amount to the same thing as a partial-payment purchase. And they do it for very small sums, at that.

Free Booklets that You May Have for the Asking

Arrangements have been made by which any reader mentioning this magazine may have any or all of the following booklets on request.

Write Slattery & Co., 40 Exchange Place, New York, for pamphlet giving list of Standard Oil which have piled up sufficient surplus to warrant near-by large extra cash or stock dividend. Ask for 25-E, including booklet explaining the Twenty-Payment Plan.

The partial-payment method of saving and investing is interestingly described in Booklet L-2, entitled "The Partial-Payment Plan," which will be sent to any applicant by Sheldon, Morgan & Co., members New York Stock Exchange, 42 Broadway, New York.

The *American Investor* is a monthly magazine of human and timely interest. The publishers will send a complimentary copy to any one interested in making sound investments. Address Department 12, 10 Pine Street, New York City.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet P, which contains some very interesting information on banking by mail.

The *Odd Lot Review* is a weekly publication written in plain English, in terms which the average man can understand. It aims to give a common-sense view of small investment opportunities. Sample copies will be sent on application to the publishers, 61 Broadway, New York City.

A calendar of approximate dividend dates of stocks listed on the New York Stock Exchange will be sent by Baruch Brothers, members New York Stock Exchange, 60 Broadway, New York. The firm will also send their booklet on Odd Lots, outlining their Instalment Payment Plan, on request.

A 64-page book containing 150 photographs and graphic chart, showing stability of earnings of electric and gas companies when grouped in large holding companies, is issued by Standard Gas and Electric Co. Copies mailed upon request by H. M. Bylesby & Co., 208 S. La Salle St., Chicago, and Trinity Building, New York City.

Any one interested in the securities market should send to L. R. Latrobe & Co., No. 111 Broadway, New York, for their statistical books on Copper Stocks, Motor Stocks, Standard Oil Stocks, Investor's Guide (270 pages) or Weekly Market Letter. This firm will mail you any one of these books free on request.

Williams, Troth & Coleman, Investment Securities, 60 Wall Street, New York, offer public utility preferred stocks, yielding 5 to 8 per cent., and common stocks with enhancement possibilities. This offering is outlined in "Current Letter B," a copy of which will be supplied on written request by the above-named firm.

In their booklet "How," E. F. Coombs & Co., 122 Broadway, New York, describe a small-payment plan for the purchase of bonds in denominations of \$100, \$500, and \$1000, which enables investors to take advantage of current price without increasing the cost of the bonds.

First mortgage buyers will be interested in the *Investor's Guide*, published monthly by the National Bond & Mortgage Trust Company, 2940 Lincoln Avenue, Chicago, Illinois. The *Guide* is sent free. Write and ask them to put you on the mailing list.

"The Partial Payment Plan," booklet B 33, describing how you may purchase stocks and bonds, will be sent upon request to any one interested in this subject. Address John Muir & Co., 61 Broadway, New York City.

A special booklet on Motor Stocks, giving full financial data of the important companies, with other valuable information, has been issued for free distribution by Messrs. Andrews & Co., dealers in investment securities, 108 S. La Salle St., Chicago, Ill.

All those interested in high grade unlisted stocks and bonds should write to Dawson, Lyon & Co., 40 Wall Street, New York, for a copy of the *Unlisted*



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The booklet, "Odd Lot Buying," issued by Hartshorne & Picabia, members of the New York Stock Exchange, 7 Wall Street, New York City, differs to a great extent from those issued by most other firms doing business in odd lots of stock. The firm offers special inducements in the way of advice to small investors. Copies of this booklet on request.

The Investor's "A. B. C." on bonds and their terms, in booklet form, has just been published for investors by Messrs. Liggett, Hichborn & Co., 61 Broadway, New York City. Investors will receive a copy upon request.

"Scientific Saving No. 17" is the title of a booklet which shows how quickly money accumulates when used to purchase bond certificates. It also compares the direct and indirect methods of saving and investing. Copies may be had from P. W. Brooks & Co., 115 Broadway, New York, N. Y..

Mr. Atwood has written a financial booklet, "Making Your Money Work for You," especially for our readers. Write him at 95 Madison Avenue, New York, inclosing four cents in stamps, if you want a copy.

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